

Information to identify the case:

Debtor 1	<u>Linda Hattersley</u>	Social Security number or ITIN	xxx-xx-9074
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-14888-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Linda Hattersley

9/16/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Linda Hattersley
Debtor

Case No. 22-14888-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 16, 2022

User: admin
Form ID: 318

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

Recip ID	Recipient Name and Address
db	Linda Hattersley, 7 Stonybrook Ct, Whiting, NJ 08759-2032
519639314	AM Ex Legal, PO Box 278, Ramsey, NJ 07446-0278
519639313	+ Alexander Robert Fink, 500 N Franklin Tpke Box 278, Ramsey, NJ 07446-1160
519639322	Citibank, C/O Apothaker Scian, PO Box 5496, Mount Laurel, NJ 08054-5496
519639323	Citibank N.A., Frontline Asset Strategies, 2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783
519639332	Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534
519639333	Lvnv Funding LLC, Greenville, SC 29601
519639335	MONOC, GEM Recovery Sysytems, PO Box 85, Emerson, NJ 07630-0085
519639341	Synchrony Bank Amazon, PO Box 961103, Orlando, FL 32801-0013
519639343	+ Synchrony BankGapVisa, Midland Credit Management, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 16 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519639316	Email/PDF: bncnotices@becket-lee.com	Sep 16 2022 20:36:03	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519639315	Email/PDF: bncnotices@becket-lee.com	Sep 16 2022 20:36:13	Amex, PO Box 981537, El Paso, TX 79998-1537
519639318	EDI: BANKAMER.COM	Sep 17 2022 00:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519639317	EDI: BANKAMER.COM	Sep 17 2022 00:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519639320	EDI: TSYS2	Sep 17 2022 00:28:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519639319	EDI: TSYS2	Sep 17 2022 00:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
519639321	Email/Text: bankruptcy@cavps.com	Sep 16 2022 20:34:00	Cavalry Portfolio Serv, 1 American Ln, Greenwich, CT 06831-2560
519639324	EDI: CCS.COM	Sep 17 2022 00:28:00	Credit Collections Services, 725 Canton St, Norwood, MA 02062-2679
519639325	^ MEBN	Sep 16 2022 20:30:11	Credit Control LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
519639326	Email/Text: clientservices@credit-control.com	Sep 16 2022 20:34:00	Credit Control LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429

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519639327	Email/Text: bknotice@ercbpo.com	Sep 16 2022 20:34:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
519639328	Email/Text: data_processing@fin-rec.com	Sep 16 2022 20:34:00	Financial Recoveries Services, PO Box 385908, Minneapolis, MN 55438-5908
519639329	Email/Text: crdept@na.firstsource.com	Sep 16 2022 20:34:00	First Source, PO Box 628, Buffalo, NY 14240-0628
519639331	Email/Text: cashiering-administrationservices@flagstar.com	Sep 16 2022 20:34:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Dr, Troy, MI 48098-2639
519639330	Email/Text: cashiering-administrationservices@flagstar.com	Sep 16 2022 20:34:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
519639334	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 16 2022 20:34:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
519639336	EDI: NAVIENTFKASMSERV.COM	Sep 17 2022 00:28:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
519639337	EDI: NAVIENTFKASMSERV.COM	Sep 17 2022 00:28:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
519639338	EDI: PRA.COM	Sep 17 2022 00:28:00	Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
519639339	Email/Text: BankruptcyMail@questdiagnostics.com	Sep 16 2022 20:34:00	Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
519639340	EDI: RMSC.COM	Sep 17 2022 00:28:00	Synco/Lowes, PO Box 956005, Orlando, FL 32801
519640416	+ EDI: RMSC.COM	Sep 17 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519639342	EDI: RMSC.COM	Sep 17 2022 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519639344	EDI: WTRRN BANK.COM	Sep 17 2022 00:28:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519639345	EDI: WTRRN BANK.COM	Sep 17 2022 00:28:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
519639346	EDI: WFFC.COM	Sep 17 2022 00:28:00	Wells Fargo Bank, NA, PO Box 77053, Minneapolis, MN 55480-7753
519639347	EDI: WFHOME	Sep 17 2022 00:28:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
519639348	EDI: WFHOME	Sep 17 2022 00:28:00	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301
519639349	EDI: WFCCSBK	Sep 17 2022 00:28:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
TOTAL: 31			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
MaryBeth Schroeder	on behalf of Debtor Linda Hattersley marybeth@schroedermb-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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